

United States Bankruptcy Court
Eastern District of Wisconsin

In re:
David F. Valencia
Yolanda C. Valencia
Debtors

Case No. 22-21714-gmh
Chapter 7

District/off: 0757-2
Date Rcvd: Apr 21, 2022

User: adkt
Form ID: 309A

Page 1 of 2
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ David F. Valencia, Yolanda C. Valencia, 2540 Gaslight Court, Oshkosh, WI 54904-7309
tr	+ Larry H. Liebzeit, 4650 West Spencer Street, Appleton, WI 54914-9106
11738066	+ American Express, c/o Nationwide Credit, PO Box 15130, Wilmington, DE 19850-5130
11738067	+ Aurora Health Care, PO Box 0909996, Milwaukee, WI 53209-0996
11738068	+ Beattie Ashmore, receiver, c/o Atty Lewis Walter Tollison, 18B Marckley St., Greenville, SC 29601-3304
11738073	+ Freedom Mortgage, PO Box 6656, Chicago, IL 60680-6656
11738074	+ Greg Scianna, 470 Saddle Ridge Road, Hamilton, MT 59840-9267
11738076	+ John Schieck, 2010 S Oakwood Road, Oshkosh, WI 54904-6308
11738077	+ Luis Fierro, 2540 Gaslight Court, Oshkosh, WI 54904-7309
11738078	+ Michael Barbaria, 4706 Jonagold Place, Caldwell, ID 83607-5175
11738079	+ Paul Valencia, 1021 Diadem Drive, San Jose, CA 95116-3618
11738082	+ Thomas D. Sherman, Esq., Locke Lord LLP, Terminus 200 Suite 1200, 333 Piedmont Road, NE, Atlanta, GA 30308-3374
11738083	+ Verizon, c/o CBE Group, Inc., PO Box 2632, Waterloo, IA 50704-2632
11738086	+ Wells Fargo, c/o Radius Collections, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3132
11738085	+ Wells Fargo, PO Box 10647, Des Moines, IA 50306
11738088	+ Woodbridge Liquidation Trust, Attn: Michael Goldberg, Liq. Trustee, c/o Attorney Jeffrey Nolan, 10100 Santa Monica Blvd, 13th Floor, Los Angeles, CA 90067-4003

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: pswanson@steinhilberswanson.com	Apr 21 2022 23:13:00	Paul G. Swanson, Steinhilber Swanson LLP, 107 Church Avenue, P.O. Box 617, Oshkosh, WI 54903-0617
smg	EDI: WISCDEPREV.COM	Apr 22 2022 03:13:00	Wisconsin Department Of Revenue, Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901
ust	+ Email/Text: ustregion11.mi.ecf@usdoj.gov	Apr 21 2022 23:13:00	Office of the U. S. Trustee, 517 East Wisconsin Ave., Room 430, Milwaukee, WI 53202-4510
11738069	Email/Text: data_processing@fin-rec.com	Apr 21 2022 23:13:00	Capital One, c/o Financial Recovery Services, PO Box 385908, Minneapolis, MN 55438-5908
11738070	+ Email/Text: reports@halstedfinancial.com	Apr 21 2022 23:13:00	Citibank, c/o Halsted Financial Services, PO Box 828, Skokie, IL 60076-0828
11738071	+ Email/Text: bankruptcydp@mcmcg.com	Apr 21 2022 23:13:00	Credit One, c/o Midland Credit, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
11738073	Email/Text: Bankruptcy@Freedommortgage.com	Apr 21 2022 23:13:00	Freedom Mortgage, PO Box 6656, Chicago, IL 60680-6656
11738075	EDI: IRS.COM	Apr 22 2022 03:13:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
11738080	+ Email/Text: cc-bklitigation@messerlikramer.com	Apr 21 2022 23:13:00	Sears, c/o Messerli Kramer, 3033 Campus Drive,

11738081	+ Email/Text: mediamanagers@clientservices.com	Apr 21 2022 23:13:00	Suite 250, Minneapolis, MN 55441-2662
11738084	+ Email/Text: reports@halstedfinancial.com	Apr 21 2022 23:13:00	Synchrony Bank, c/o Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-4047
11738087	EDI: WISCDEPREV.COM	Apr 22 2022 03:13:00	Wells Fargo, c/o Halsted Financial Services, PO Box 828, Skokie, IL 60076-0828
			Wisconsin Department of Revenue, P.O. Box 8981, Madison, WI 53708-8981

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
11738072		Debtors both reside in Wisconsin

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2022

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1:	David F. Valencia	Social Security number or ITIN: xxx-xx-3161
	First Name Middle Name Last Name	EIN: _____
Debtor 2:	Yolanda C. Valencia	Social Security number or ITIN: xxx-xx-2635
(Spouse, if filing)	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	Eastern District of Wisconsin	Date case filed for chapter: 7 4/21/22
Case number:	22-21714-gmh	

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	David F. Valencia	Yolanda C. Valencia
2. All other names used in the last 8 years	dba Valencia Financial Services, LLC	
3. Address	2540 Gaslight Court Oshkosh, WI 54904	2540 Gaslight Court Oshkosh, WI 54904
4. Debtor's attorney Name and address	Paul G. Swanson Steinhilber Swanson LLP 107 Church Avenue P.O. Box 617 Oshkosh, WI 54903-0617	Contact phone 920-235-6690 Email: pswanson@steinhilberswanson.com
5. Meeting of creditors	June 1, 2022 at 09:00 AM BY TELEPHONE The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: Larry H. Liebzeit Call in number: 866-581-7127 Passcode: 2088299
Debtor attorneys will be responsible for verifying both the debtors' photo ID and the debtors' social security number on the record. If you are a pro se debtor who appears by telephone, the trustee may require that you appear at a continued meeting in order to present your proof of identification and social security number and to affirm that you were the one who testified at the telephonic meeting.		

For more information, see page 2 >

6. Bankruptcy trustee	Larry H. Liebzeit 4650 West Spencer Street Appleton, WI 54914	Contact phone 920-739-6307
7. Bankruptcy clerk's office	Room 126, U.S. Courthouse 517 East Wisconsin Avenue Milwaukee, WI 53202-4581 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Office Hours: <u>Monday through Friday, 8:30 A.M. until 4:30 P.M., except legal holidays.</u> Contact phone (414) 297-3291 Date: 4/21/22
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 8/1/22
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	